

**METHODS, SYSTEMS AND COMPUTER PROGRAM PRODUCTS FOR  
PAPERLESS THIRD-PARTY BILLING OF BUSINESS DIRECTORY  
ADVERTISEMENTS**

**Abstract of the Disclosure**

Tear pages and business directory publisher invoices for business directory advertisements that were sold by third party Customer Marketing Representatives (CMRs) for a business directory publisher to CMR customers are distributed 5 paperlessly. The tear pages and CMR customer invoices for business directory advertisements that were sold by the CMRs to CMR customers also may be distributed paperlessly. Paperless tear pages and billing can reduce the potentially large printing, postage and/or manual labor costs associated with conventional tear page and invoice distribution.